

United States Bankruptcy Court
Northern District of Ohio

In re:
Shaun W. Hughes
Michaela N. Hughes
Debtors

Case No. 13-13501-pmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 227ia

Page 1 of 3
Total Noticed: 46

Date Rcvd: May 17, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2013.

db/db
22335139 +Shaun W. Hughes, Michaela N. Hughes, 18603 Golf View Drive, Cleveland, OH 44135-1814
22335140 +1 & 1 Internet, Inc, 701 Lee Road, Suite 300, Wayne, PA 19087-5612
22335142 5.0 Mustang & Super Fords, PO Box 420342, Palm Coast, FL 32142-0342
22335146 +Amsher Collection, 600 Beacon Parkway W, Suite 300, Birmingham, AL 35209-3114
22335148 +Avante, 2950 South Gessner Road, Suite 265, Houston, TX 77063-3751
22335149 +CitiMortgage Inc, PO Box 6243, Sioux Falls, SD 57117-6243
22335152 +City of Cleveland, Parking Violations, P.O. Box 99939, Cleveland, OH 44199-0939
22335154 +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
22335155 +Cuyahoga County CSEA, 1640 Superior Ave. East, P.O. Box 93318, Cleveland, OH 44101-5318
22335157 +Cuyahoga County Court of Common, 1200 Ontario Street, Cleveland, OH 44113-1604
22335161 Dominion East Ohio Gas, P.O. Box 26785, Richmond, VA 23261-6785
22335163 Edgepark Medical Supplies, 1810 Summit Commerce Park, Twinsburg, OH 44087-2377
22335166 +First Federal Credit Control, 24700 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5662
22335168 +Indymac Mortgage Services, 16705 Westdale Avenue, Cleveland, OH 44135-4225
22335171 +Lerner Sampson & Rothfuss, P.O. Box 5480, Cincinnati, OH 45201-5480
22335173 MSB, P.O. Box 16755, Austin, TX 78761-6755
22335175 Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
22335177 Municipal Services Bureau, PO Box 16755, Austin, TX 78761-6755
22335178 +Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
22335179 +One West Bank, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559
22335180 +Premier Physicians Center, P.O. Box 74692, Cleveland, OH 44194-0775
22335181 +TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
22335182 The Illuminating Company, P.O. Box 3638, Akron, OH 44309-3638
22335183 +The Plain Dealer, P.O. Box 9001035, Louisville, KY 40290-1035
22335184 +United Consumer Financial, 865 Basset Road, Westlake, OH 44145-1194
22335185 United Telemanagement Corp., Billing Department, PO Box 711943, Cincinnati, OH 45271-1943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: milos@bandglegal.com May 17 2013 20:32:53 Milos Gvozdenovic,
Borders & Gerace, LLC, 1991 Crocker Road, Suite 600, Westlake, OH 44145
tr EDI: QRABAUMGART.COM May 17 2013 21:48:00 Richard A Baumgart, Ohio Savings Bank,
1801 East 9th Street, #1100, Cleveland, OH 44114-3169
22335145 EDI: ATTWIREBK.COM May 17 2013 21:48:00 AT&T U-Verse, PO Box 5014,
Carol Stream, IL 60197-5014
22335141 +EDI: WFNNB.COM May 17 2013 21:48:00 Alliance Data, P.O. Box 182789,
Columbus, OH 43218-2789
22335143 +EDI: ACCE.COM May 17 2013 21:48:00 Asset Acceptance, P.O. Box 1630, Warren, MI 48090-1630
22335144 +EDI: ACCE.COM May 17 2013 21:48:00 Asset Acceptance, P.O. Box 2036, Warren, MI 48090-2036
22335147 +EDI: CHASE.COM May 17 2013 21:48:00 Chase Bank USA, P.O. Box 15298,
Wilmington, DE 19850-5298
22335150 +E-mail/Text: mahonb@clevelandmunicipalcourt.org May 18 2013 06:01:49
Cleveland Municipal Court, 1200 Ontario St., Cleveland, OH 44113-1645
22335151 +EDI: WFNNB.COM May 17 2013 21:48:00 Comenity Bank/Nwryrk & Co, PO Box 182789,
Columbus, OH 43218-2789
22335159 E-mail/Text: dleabankruptcy@hrblock.com May 17 2013 21:23:59 HRB Tax Group, PO Box 677463,
Dallas, TX 75267-7463
22335158 +EDI: CITICORP.COM May 17 2013 21:48:00 Home Depot/Citibank, P.O. Box 6497,
Sioux Falls, SD 57117-6497
22335160 +EDI: ICSYSTEM.COM May 17 2013 21:48:00 IC System Inc, P.O. Box 64378,
Saint Paul, MN 55164-0378
22335162 +EDI: CBSKOHLS.COM May 17 2013 21:48:00 Kohls/Capone, P.O. Box 3115,
Milwaukee, WI 53201-3115
22335164 +EDI: MID8.COM May 17 2013 21:48:00 Midland Funding, 8875 Aero Dr., Suite 200,
San Diego, CA 92123-2255
22335170 EDI: PRA.COM May 17 2013 21:48:00 Portfolio Recovery Associates, 120 Corporate Blvd.,
Suite 100, Norfolk, VA 23502
22335172 +E-mail/Text: bk@roundtworecovery.com May 18 2013 06:31:09 Round Two Recovery LLC,
3690 E. I 240 Service Road, Oklahoma City, OK 73135-1737
22335176 +E-mail/Text: heather.holtermann@twcable.com May 17 2013 21:22:35 Time Warner Cable - Northeast,
P.O. Box 0901, Carol Stream, IL 60132-0901
22335179 +EDI: WFNNB.COM May 17 2013 21:48:00 Victoria's Secret, P.O. Box 182789,
Columbus, OH 43218-2789
22335181 +EDI: WFNNB.COM May 17 2013 21:48:00 WFNNB/Express, PO Box 182789, Columbus, OH 43218-2789
22335180 +E-mail/Text: BKRMailOps@weltman.com May 18 2013 05:51:58 Weltman, Weinberg & Reis Co. L.P.A.,
323 W. Lakeside Ave., Suite 200, Cleveland, OH 44113-1099

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

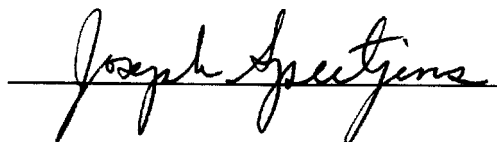
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0647-1

User: admin
Form ID: 227ia

Page 3 of 3
Total Noticed: 46

Date Rcvd: May 17, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2013 at the address(es) listed below:

Milos Gvozdenovic	on behalf of Debtor Shaun W. Hughes	milos@bandglegal.com
Milos Gvozdenovic	on behalf of Debtor Michaela N. Hughes	milos@bandglegal.com
Richard A Baumgart	baumgart_trustee@dsb-law.com, rbaumgart@ecf.epiqsystems.com	
TOTAL: 3		

United States Bankruptcy Court for the Northern District of Ohio**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 15, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information**Case Number:** 13-13501-pmc**Debtor(s):**

Shaun W. Hughes
18603 Golf View Drive
Cleveland, OH 44135

Michaela N. Hughes
18603 Golf View Drive
Cleveland, OH 44135

Other names used by the Debtor(s) in the last 8 years:

fka Michaela N. Milano—
**Last Four Digits of Debtor's Social Security Number or
Individual Taxpayer ID Number (ITIN)/Complete EIN:**
xxx-xx-0914
xxx-xx-7105

Attorney for Debtor:

Milos Gvozdenovic
Borders & Gerace, LLC
1991 Crocker Road
Suite 600
Westlake, OH 44145
Telephone number: (440) 892-3371

Bankruptcy Trustee:

Richard A Baumgart
Ohio Savings Bank
1801 East 9th Street
#1100
Cleveland, OH 44114-3169
Telephone number: (216) 696-6000

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- **Valid, unexpired photo identification** (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; **AND**
- **Proof of social security number.** Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: June 24, 2013**Time:** 09:30 AM**Location:** 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse does not arise.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: August 23, 2013

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: May 17, 2013

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices